

Northern District Of Ohio  
United States Bankruptcy Court  
201 Superior Avenue  
Cleveland, OH 44114-1235  
**Case No. 10-16022-rb**

**In re:**

Joseph Micheal Bandagski  
3218 Lincoln St  
Lorain, OH 44052

**Social Security No.:**

xxx-xx-7608

**NOTICE OF HEARING**

**To the Creditors and Parties in Interest:**

Notice is hereby given that a hearing in the above case will be held at the U.S. Bankruptcy court on:

**Date/Time/Location of Hearing**  
TUESDAY, JANUARY 4, 2011 @ 9:00 A.M.  
Howard M. Metzenbaum U.S. Courthouse  
201 Superior Ave., Cleveland, Ohio 44114

To consider and act upon the following matters:

PLEASE TAKE NOTICE THAT THE MOTION FILED BY THE DEBTOR TO REOPEN CHP. 7  
PROCEEDING AND WAIVER OF MOTION TO REOPEN FILING FEE HAS BEEN SCHEDULED FOR  
TUESDAY, JANUARY 4, 2011 @ 9:00 A.M. IN COURTROOM 2B. ALL INTERESTED PARTIES MUST BE  
PRESENT.

**Dated:** December 10, 2010  
Form ohnb187

For the Court  
Kenneth J. Hirz, Clerk

# CERTIFICATE OF NOTICE

District/off: 0647-1  
Case: 10-16022

User: prini  
Form ID: 187

Page 1 of 1  
Total Noticed: 24

Date Rcvd: Dec 10, 2010

The following entities were noticed by first class mail on Dec 12, 2010.

db +Joseph Micheal Bandagaski, 3218 Lincoln St, Lorain, OH 44052-2717  
19700006 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: AMERICAN HONDA, PO BOX 65507, WILMINGTON, DE 19808)  
19700008 +CAPITAL ONE, PO BOX 30281, SALT LAKE CITY, UT 84130-0281  
19700009 +CRDIT FIRST, 6275 EASTLAND RD, BROOK PARK, OH 44142-1399  
19700010 +EQUABLE ASCENT, 1120 W LAKE COOK RD STE A, BUFFALO GROVE, IL 60089-1970  
19700011 +FIRST FEDERAL CREDIT, 24700 CHAGRIN BLVD STE 205, CLEVELAND, OH 44122-5662  
19700012 +FORD MOTOR CREDIT, PO BOX 542000, OMAHA, NE 68154-8000  
19700013 +FROST ARNETT COLLECTION, PO BOX 198988, NASHVILLE, TN 37219-8988  
19700014 +HSBC, PO BOX 5253, CAROL STREAM, IL 60197-5253  
19700007 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213  
(address filed with court: BEST BUY, PO BOX 15524, WILMINGTON, DE 19850)  
19700017 +LORAIN COUNTY, PO BOX 749, ELYRIA, OH 44036-0749  
19700018 +LORAIN MUNICIPAL, 100 W ERIE AVE, LORAIN, OH 44052-1646  
19700019 +MACYS, PO BOX 8218, MASON, OH 45040-8218  
19700020 +MIDLAND CREDIT, 8875 AERO DR, SAN DIEGO, CA 92123-2251  
19700021 NCO FINANCIAL, PO BOX 13570, PHILADELPHIA, PA 19101  
19700024 +PARSON BISHOP, 7870 CARMARGO RD, CINCINNATI, OH 45243-2695  
19700026 +UNITED COLLECT BUR, PO BOX 140190, TOLEDO, OH 43614-0190

The following entities were noticed by electronic transmission on Dec 10, 2010.

19700005 +E-mail/Text: roy.buchholz@allianceoneinc.com ALLIANCEONE,  
1684 WOODLANDS DR STE 150, MAUMEE, OH 43537-4026  
19720565 +E-mail/Text: bnc@atlasacq.com Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
19700015 +E-mail/PDF: gecsedirecoverycorp.com Dec 10 2010 23:31:32 JCPENNY, PO BOX 981131,  
EL PASO, TX 79998-1131  
19700016 +E-mail/PDF: cr-bankruptcy@kohls.com Dec 10 2010 23:26:01 KOHLS, PO BOX 3115,  
MILWAUKEE, WI 53201-3115  
19700022 +E-mail/Text: ebnsterling@weltman.com OSTERMAN JEWELERS, 375 GHENT RD,  
AKRON, OH 44333-4601  
19700023 +E-mail/Text: BKProcessing@ssiincusa.com OXFORD COLLECTION,  
135 MAXESS RD STE 2A, MELVILLE, NY 11747-3801  
19700027 +E-mail/PDF: gecsedirecoverycorp.com Dec 10 2010 23:31:32 WALMART, PO BOX 981400,  
EL PASO, TX 79998-1400

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
19700025 ##+SECURITY CREDIT SERVICE, 2623 W OXFORD LOOP, OXFORD, MS 38655-5442

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 12, 2010

Signature:

